

**METHOD AND APPARATUS FOR DETERMINING A CUSTOMER'S
LIKELIHOOD OF REUSING A FINANCIAL ACCOUNT**

ABSTRACT OF THE DISCLOSURE

- 5 A system, method, apparatus, means, and computer program code for predicting or otherwise determining a customer's likelihood of reactivating or reusing a financial account, particularly when the account has a zero or near zero balance. The financial account may have a maximum loan amount, interest rate, minimum monthly payment, or other term or condition associated with it. In some
- 10 embodiments, the financial account may be secured or unsecured. The customer's likelihood of reactivating the financial account may be predicted or otherwise determined by analyzing various parameters associated with the customer and/or the account. A score may be computed based on the parameters, which is indicative of the customer's likelihood of account reactivation. Once the score is computed, it may
- 15 be used to select or otherwise determine one or more courses of actions (e.g., marketing activities) to take regarding the customer and/or the account.